

**Division of Credit Unions**  
**November 25 2008**

**Field of Membership Applications Received**

NONE

**Field of Membership Expansions Granted**

The Director of the Division of Credit Unions has granted the request of Cross Roads Credit Union, located in Kansas City, Missouri, to expand their field of membership to include all those who reside or work in Jackson County, Missouri, whose approximate population is approximately 664,078.

Cross Roads Credit Union has chosen the binding membership designation of a credit union serving a geographic area pursuant to RSMo 370.080 (2).

The most recent supervisory examination report has been reviewed.

The most recent National Credit Union Administration report (September 30, 2008) shows a net worth percentage of 15.56%.

The Director has reviewed the annual member data report.

The Director has determined that Jackson County is the county in which the main office of the credit union is located.

The application was received on November 3, 2008 and reported on the Division's electronic bulletin dated November 5, 2008.

No comments were received during the ten business day comment period.